EXHIBIT A

VOLUME 2 OF 2

EXHIBIT A-28

W.T. KENNEY CO., INC.
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March 30, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

My name is Brian Jurgens and I met Dick Gaffey fifteen years ago when I started dating his niece, my now wife, Jenette Jurgens. Jenette invited me to her family's summer cottage in Martha's Vineyard for the first time in the summer of 2005. Jenette has a tight knit, large family and being the new boyfriend on the scene, I was ready to be interviewed by them. Dick was one of the first family members I became acquainted with on the island.

Dick made me feel very welcome at the cottage and took a genuine interest in me. He would initiate conversation to learn about me and my family. He would ask about Fairfield University where I met Jenette in college and about my family's 4th generation painting contracting business where I work. He was very sincere and wanted me to "make myself at home" there. I think I received his approval first as Jenette's boyfriend. That meant a lot to me since Dick is the respected leader of the Gaffey family.

Every morning at the summer cottage, without fail, I would find Dick on the porch having his coffee and reading the Boston Globe. We both liked coffee and the Boston papers. He quickly noticed that I also read the Herald, so he started buying both the Globe and Herald. Small deed, but I always appreciated this kind thought, especially as the new guy. We've been spending summer weekend mornings together on the porch for a decade plus five.

I have been fortunate to have spent the last 15 years taking trips to Martha's Vineyard. There have been numerous times Dick and I would ride the Island Queen ("the Queen") ferry together. My favorite times are when I would make an early Friday afternoon ferry and I'd see Dick on board. He'd say "Hey Bri, how we doing?" with a smile. He still makes me feel welcome 15 years and two kids later. The burden and stress of the week is lifted when I sail "the Queen" off the mainland to embark on a weekend on Martha's Vineyard. This is especially true when Dick Gaffey is on board. He has a way about him that puts people at ease, so they're able to relax and be calm in the moment. That's a gift.

Dick Gaffey is my friend. Our friendship developed on the porch and "the Queen". He exemplifies what it means to be a kind, gentle man. I hope and pray to continue to see him for summers to come on the porch and "the Queen".

Sincerely,

Brian F. Jurgens

11 PRESCOTT STREET • P.O. BOX 14 • ARLINGTON, MA 02474
781-643-2105 • FAX 781-643-7433
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EXHIBIT A-29

March 29, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New Your, New York 10007-1312

Dear Judge Berman,

My name is, Antonella Gaffey and I am married to Richard Gaffey's nephew, Dan. From the moment I met, Uncle Dick as a teenager, his warmth and guidance helped welcome me into his large and very close knit family. Trying to navigate among countless cousins and other members of his family was overwhelming at times, but he provided a sense of calm to me as a young girl trying to find her place.

When Uncle Dick's parents passed away at an early age, Uncle Dick took over the duties as the patriarch to his ever growing family. He knew that family is foremost the most valuable gift one could have. He along with his siblings provided stability and demonstrated family as a priority. Cousins are siblings, aunts and uncles are additional moms and dads. Uncle Dick demonstrates this, always.

Uncle Dick's compassion and pride he has for his family is unparalleled. My 2 young sons, could not love him more. In the summer months, most of the family has the blessing of being together on Martha's Vineyard. Each Sunday morning in the summer, my 6 year old would deliver the newspaper to Uncle Dick. This has become a ritual between the two. Many times it would have been faster for Uncle Dick to walk to the store, brew coffee and read the entire paper front to back before my son would even wake up. But Uncle Dick always the patient man, would wait. He knew this was something my son enjoyed doing.

Uncle Dick not only opens his heart but his home. I have a friend, and he is also an acquaintance to Uncle Dick, who had just undergone treatment for Cancer. While chatting, my friend shared with me that he wanted to take his wife to Martha's Vineyard for a night to "get away". He mentioned that the hotels are too expensive but hoped to get there one day. Later on that weekend, I shared this story with family and of course, without hesitation, Uncle Dick volunteered his home. Naturally, I wasn't shocked at his generosity but also I did not want to burden him with this responsibility. He was eager to help if he could. My friends came and still thank me to do this day for the hospitality and goodness he showed them. This is just a single example of his unselfishness and willingness to help in any way, big or small.

My extended family are not local, most are overseas. To witness the unconditional love, that the Gaffey family has and what Uncle Dick has fostered for decades is truly incredible. My parents are in awe of this unity and are thrilled that I am a part of such a loving family, while their own families are continents apart. Uncle Dick continues to provide guidance and leadership for the family. The love and inclusion that he extends is also demonstrated in such a simple example, that my own sister, refers to him as Uncle Dick.

I am grateful and proud to be a part of his family, and calling him Uncle Dick. I say this not because he is my husband's uncle, but because he is mine. I hope this letter sheds some light on his character, and will be taken into consideration at the time of sentencing.

Sincerely,

Antonella D. Gaffey

Antonella D. Gaffey
Redacted - Sensitive Information

EXHIBIT A-30

Timothy J. Martin
Redacted - Sensitive Information

March 31, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

I am writing to you regarding Richard (Dick) Gaffey. I understand that Dick Gaffey has been indicted on several counts, including wire fraud, conspiracy to commit money laundering and conspiracy to defraud the Internal Revenue Service. I also understand that Dick has accepted responsibility for his actions and that by pleading guilty he faces a significant sentence. The severity of the crimes Dick pleaded guilty to is not lost on me. I am a forensic accountant who has spent almost twenty years investigating white collar crime.

I assume that you have formed a view of Dick over the course of these proceedings. The purpose of this letter is to provide you with a more complete view of who Dick Gaffey is, at least through my eyes.

Dick is my wife's uncle and I have known Dick for about 17 years. I believe I met Dick in 2003. It was my first real date with my then future wife, and she had invited me to the wedding of one of her cousins. My wife was proud to introduce me to her family, including Dick. It was evident that my wife, along her two sisters and ten cousins, looked up to Dick. I noticed that people gravitate towards him. But not because he is a smooth talker; he's not. Rather, he is a listener. It was easy to notice that Dick had a kind heart. He was soft spoken, but inquisitive. He was at a family function surrounded by many people with whom he wanted to socialize with, but yet he took the time to ask questions about my life. He was Dick was genuinely interested in the answers and in getting to know me.

Over the years I have had the opportunity to get to know Dick better. Through these interactions I learned that my first impression of Dick was an accurate one. Dick is the kind of person who always asks about your family. He remembers the details of stories. He cares to know how a sick family member is doing or how a family members' long planned vacation turned out. He asks how he can help. He is a good person.

Dick is quietly religious. Not the type of person to preach, but the type that you know has a quiet faith. My wife asked Dick to give a blessing at our wedding, and Dick agreed. I think he was a little uncomfortable speaking in front of many people he did not know, but he would not say "no" to family, especially his goddaughter. Dick stood and gave an Irish blessing. I regret that I don't recall the blessing, but I do recall the look of pride on my wife's face as he said it. And while I had heard the stories of Dick dealing with the passing of his parents at a young age and of him helping his younger siblings to start

their lives, I never heard those stories from Dick. I have never known Dick to look for a "thank you" or to seek attention for his deeds.

Dick started his career at Arthur Andersen, one of the "Big 8" public accounting firms at the time. I also started my career at Arthur Andersen, many years later. Over the years I have kept in touch with many of the former Arthur Andersen partners and I the ones who worked with Dick always speak fondly of him. Most of the stories have the same theme – "such a nice guy", "loved working with him", "please tell him I said hello." Isn't that how we would all want to be talked about by our former colleagues?

I could go on about stories of Dick's life and character, but you will get those stories from his family members who know him even better than I do. And I assume you will takes each of those stories with a grain of salt. I understand that.

As I said, I understand the severity of the crimes Dick has pleaded guilty to. I also understand that there are federal sentencing guidelines that you will weigh in determining a just sentence. I kindly ask that you weigh those guidelines against the good that Dick has done in his more than 70 years as a son, a brother, a father, an uncle, a godfather and a friend. Dick's example has led others to become better people and I am certain that society will be better off because of the examples of kindness Dick has shown to his many nieces and nephews who are not raising children of their own.

Dick made mistakes. Serious mistakes. But his contribution to the community outweigh those mistakes by a factor of ten. I hope that you will find that the life Dick has led warrants a low sentence.

Sincerely,

Timothy J. Martin

EXHIBIT A-31

March 23, 2020

Honorable Richard M. Berman
United States District Court for the Southern District of New York
500 Pearl Street New York, New York 10007-1312

Dear Judge Berman,

My name is Sandra Donahue and I am a retired Boston Public School teacher and grew up in Watertown, Ma. I met Richard Gaffey close to fifty years ago when my best friend, Kathy Marchant, married Dick's younger brother Bob Gaffey.

I had the great fortune to meet Dick as well as his brothers and sisters who welcomed me with incredible warmth, love, and most of all encouragement for almost half a century. I have become and still remain an extended member of Dick's family.

I have seen how Dick unselfishly helped his brother Charlie when he was sick. Charlie and his two dogs lived with him and Dick did whatever he needed, always with love and never complaining. But that is who Dick is. He is the most giving, trusting soul who always believes in the best of people, no matter who they are. Dick and I have had many conversations about how blessed he feels for all of his family and friends, and I feel honored to call him my friend.

I know this may sound trivial, but I always remember staying at the Gaffey family home on the Vineyard and whenever there was an overflow of friends, of which I was part of, Dick would graciously give up his bed and sleep on a blow up mattress on the dining room floor. He didn't do this once or twice, he did this for many years.

Over the years we have remained friends and our children and grandchildren are more like cousins. My granddaughters, Alexis and Katie, have such love for him and call him Uncle Dick. Dick hosts Thanksgiving dinner for all of his family, as well as my family. Not only are all of his brothers, sisters, nieces, nephews, grandchildren there, they also invite many others. The number of guests can range from 35 to over 50. We all share a wonderful day and are thankful for his hospitality.

During this time of uncertainty with the coronavirus, I am reminded of my family members passing away. Dick was always at my parents, as well as my sister and brother's, wakes and funerals always asking if I needed anything or if he could do anything. His compassion, support, and love I greatly appreciate.

I have such admiration for Richard Gaffey because he is a man of faith, trust, honesty, compassion, and most of all his love and support of his family. I Pray that you will decide to allow Richard Gaffey to remain a part of his family.

Thank you,

Sandra Donahue

EXHIBIT A-32

March 27, 2020

Judge Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman:

I have known Richard "Dick" Gaffey for over 12 years. Dick is my wife Patty's uncle. When I first met Patty, I was a bit overwhelmed by the size of her family. I recall joking with my mother that it would take me months to remember everyone's name within her extended family. It didn't take me months to remember everyone's name but it did take a while. One person who was easy to remember and who I immediately felt a connection with was Patty's Uncle Dick. He took the time to ask me questions about my family and career. He seemed genuinely interested in getting to know me. Patty and I got married a couple of years later in 2009. Over the years I have gotten to know Dick well and I've watched him interact with his family in the good and bad times. He is close with all of his family members. He is always good for some laughs and a couple of jokes at family celebrations such as birthday parties, weddings, christenings, and holiday parties. He is also a very strong shoulder to lean on when times get tough and he always makes himself available for his family. Dick's brother Charlie unexpectedly passed away just over 5 years ago. Dick and his family were devastated by this upsetting news but Dick knew he had to stay strong for his family and his sisters especially. They love Dick dearly and rely on his strength when times are tough. There are many words that come to mind when I think of Dick, here are just a few, kind, loving, generous, and selfless.

I mentioned that Dick is selfless, I run the marathon for the Leukemia and Lymphoma Society every year and Dick has supported me and my team every year since I have known him. I know Dick has family and friends who have been personally impacted by Leukemia and other cancers which is one of the reasons he is such a strong supporter of the charity. Dick spends the majority of his free time doing things for his family. In recent years his wife Ruth has encountered some health issues which have impacted her mobility. Dick does everything he can to help her with her situation including cooking meals, dropping her off and picking her up at the store, helping with her pet dogs, and so many other tasks.

One additional thing I'd like to mention about Dick is that he always wants to help people and he sees the best in everyone. I don't think I've ever heard Dick say something negative about another person. He has a very calm demeanor and he treats everyone the same. It's because of Dick's kind personality that so many people look up to Dick and enjoy his company, myself included.

Sincerely,

Scott Lundin

EXHIBIT A-33

June 18, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

My name is Marie Tremarche. I have been a CPA for more than 35 years. I am currently one of the partners at EGP & Company, P.C. I am writing this letter of support in connection with the upcoming sentencing of Richard J. (Dick) Gaffey, whom I have known for more than 20 years; first as my boss and more recently as one of my partners.

From my first day at work at EGP & Company it was evident to me that Dick was a highly regarded and respected senior member of the firm. His willingness to share his experience and knowledge with his partners and staff has always been present and appreciated, whether it being a staff member coming by with a client question or by being the discussion leader during a continuing education program being held for our staff. It is apparent how much he enjoys educating and mentoring younger accountants and staff. He communicates to our staff members that he truly cares about them. Dick is the guy that goes around the office before leaving for the day, checking in with each and every person and to remind them not to stay too late. Dick remembers everyone's birthday. Every year on St. Patrick's Day, it is his tradition to deliver green carnations to everyone's workstation.

In 2015 I became a partner at EGP & Company, P.C. and worked closely with Dick as he began transitioning some of his clients to me, many of whom had been with Dick for more than 40 years. I got to see firsthand the respect and admiration these clients had for Dick. He has always been attentive and responsive to his client's needs. It is apparent that they are very confidant and trusting of his tax and financial expertise and advice. Dick's clients have enlisted his help and advice on most every personal and business financial move or decision they made throughout the years. He has a way of making clients understand their often-complex tax matters and of making them feel comfortable and confident about their financial affairs. Dick has continuously received referrals through the years from current clients, business associates, lawyers and investment firms. He is a revered and highly regarded professional with a reputation for quality work. He has done extensive estate planning for many of his clients. They have known and valued his advice over many years and feel comfortable entrusting him with this important task. Throughout this whole situation, Dick's clients have remained loyal and steadfast in their belief that he is a good and honest man.

Dick has done many, many hours of pro bono work during his long career and has worked tirelessly helping clients who have experienced both personal misfortunes and/or business struggles. One client that comes to mind is a widow whose husband had been a business client of Dick's. He had very serious medical and health issues and eventual dementia which affected his handling of their financial affairs. She had no control over her husband's business matters or her husband's handling of their financial affairs but is now left with a very large IRS debt which, unless mediated, will leave her financially ruined. Dick has tried every avenue possible to help her with this, through numerous correspondences and appeals to the IRS and continues to do so. He has not charged her for any of this work and only wants what he feels is right for her. This is just one example of the many ways he acts in kindness and concern for his clients, regardless of their ability to pay for his services.

I am in no way excusing Dick's actions, and I know he has accepted responsibility for his actions, but I do think it is important to note that members of the von der Goltz family intentionally misled and lied to our firm, including me. As the accountant who worked on tax returns for the von der Goltz family, I was misled on several occasions, including being specifically told by Alex and Andreas von der Goltz that they did not have foreign bank accounts only to find out later that, in fact, they did.

I know Dick is a much loved and valued patriarch of his large extended family. He has been working hard supporting and taking care of his family his entire life and, in a year when he should have been enjoying his retirement, he is facing these serious charges. I understand that the defendant has admitted to making mistakes, but I would respectfully ask that you please consider that this matter involves only one client in an otherwise distinguished career over forty years, and I believe that his actions in this matter no way represent his true character and behavior as I know it to be.

Thank you for your consideration in this matter.

Sincerely,

Marie R. Tremarche

EXHIBIT A-34

April 2, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

My name is Kevin McCafferty, I am 65 years of age, and I have spent my entire working career in the Private Equity and Venture Capital Industry. I am the Chairman of New England Capital Partners, Inc., a middle Market Private Equity firm principally investing in the New England area, and a General Partner of Catalyst Health Care Ventures, a seed stage Venture Capital Firm actively investing in the Medical Device arena throughout the US.

I am writing to you today on behalf of Richard (Dick) Gaffey. I have known Dick for over 45 years and interacted with him on numerous occasions during those years. Dick is the brother of Mary Antonellis, one of my best friend's (Joe Antonellis) wife. My wife Leslie and I have been like family with the Antonellis' and Gaffey's since we all attended college together in the 1970's. We know both extended families extremely well and see them all quite frequently.

Although I have never conducted any business transactions with Dick, I have had numerous conversations with him over the years about people, business opportunities, tax matters and family guidance issues. I never engaged Dick in any personal matters principally due to the fact we have worked closely with another accounting firm that handles virtually all of our corporate investment companies' matters, hence it was easier to keep everything under one roof.

Our business is built upon trust and judgement. We seek out and assess many multiples of people and opportunities before we invest in or become involved in any ventures. We are long term investors who live with and actively participate in these ventures for extended periods, most lasting 7 to 10 years in duration. I mention all of this only to provide perspective on my assessment of Dick Gaffey's

character and integrity. We pride ourselves on diligence and judgement of people and attempt to deal with people of only the highest integrity and honesty.

In my opinion Dick Gaffey is one of the most solid individuals one can find. He is a an outstanding family man with sincere regard and care for everyone involved in his extended family and beyond. He is the Patriarch of his family, as he is the oldest and his parents died young, and he carries that role wholeheartedly and with great pride. A humble, yet sincere man with outstanding judgement and advice. Those who know Dick all admire his perspective and experience and most seek out his advice on business and family matters alike.

Having discussed a number of sensitive and questionable business and tax matters with Dick over the years, I can say with conviction he is a man of outstanding knowledge, insight, inquisitiveness and resolve. Dick is very clear in his mind where the ethical and legal line ends and shady behavior begins. His opinions of various legal and tax matters have been verified to me by my own personal and corporate attorneys and accountants many times. My knowledge and experience with Dick suggests he is not one to get even remotely close to unethical or underhanded behavior and certainly understands the implications he would be putting himself and his family in should he engage in such activities. Knowing Dick and his extended family as well as I do makes it incomprehensible to me that Dick would knowingly venture to such a position.

I do not really know any of the facts of Dick's current legal issues and frankly do not want to know. I am just writing this letter in support of leniency for Dick in whatever sentencing he may be facing. This good man has been decimated by the legal encounter he is in and is presently only a shadow of his real self.

Sincerely yours,

Kevin M. McCafferty

EXHIBIT A-35

LUBIN & MEYER PC

Andrew C Meyer Jr | Partner | 617.720.4447

100 City Hall Plaza
Boston, MA 02108
www.lubinandmeyer.com

April 30, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Re: Richard Gaffey

Dear Judge Berman,

I am writing at the request of Richard Gaffey whom I have known professionally for over 40 years. My relationship with Dick began when we hired him as an outside CPA for our law practice and some years later, he began handling my personal financial matters as well.

I had the pleasure of meeting Dick when my law school partner and I first established our boutique medical malpractice law firm in downtown Boston in 1974. From that first meeting, I was struck by Dick's even-tempered, thoughtful manner and his genuine interest in assisting us with the needs of our growing business.

Always displaying solid reasoning and sound judgment, my partner and I developed a deep trust in Dick's integrity and commitment to meeting the challenges of navigating our small business into what is today the most prominent medical malpractice and personal injury law firm in the Commonwealth of Massachusetts.

In all of my business interactions with Dick throughout our relationship, he always exhibited the highest degree of professionalism and ethical conduct. During the course of the 40 years I have known Dick, whenever I have approached him with any questions, whether it was business or personal, he has always advised the most clear, honest, conservative and straight forward approach ensuring that everything we did was in strict compliance with all ethical as well as moral standards.

Working together for over 40 years, I have come to know Dick personally as a devoted family man with a long term marriage and close-knit family - which he often refers to as his greatest achievement.

Dick's exceptional interpersonal skills combined with his kind and gentle nature make him a beloved employer, valued colleague and cherished friend. I've had the opportunity to speak with others who have worked with him and the opinions regarding his integrity and honesty are consistent.

On a personal note, I am stunned, as are all those who I know who know Dick, about this recent turn of events. Dick is one of the last people we would ever consider or think to be put in a position such as this. It is heartbreaking for all of us to see the high price that Dick has already paid as result of this matter.

I sincerely hope you will consider Dick's long, distinguished and spotless record in dealing with this matter.

It has been my privilege to know and work with Dick Gaffey and I would be pleased to provide any further information you may deem helpful.

Thank you.

Sincerely,

Andrew C. Meyer Jr.

ACM:kam

EXHIBIT A-36

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman:

I met Richard Gaffey at the same time as I met my husband, 46 years ago. They were best friends then and have continued that way to the present. Dick is one of the most generous, compassionate and ethical people I know. Since, the first year that we met, Dick has hosted us at his family's home on the Vineyard for a summer vacation. He comes from a large family so having an extra 2 people and a child was not always easy. Everything was shared with us without complaint and this continued until we had our third child and just couldn't fit anymore. Even then, we sometimes stayed when everyone else was not going to be there.

This same generosity has carried over to our children. Our youngest son has a special needs daughter and runs the Boston Marathon to raise money for Children's Hospital. Dick gives generously each time he lets him know he is having a fundraiser. Dick also gives for less serious reasons because that's the kind of man he is. Once, my son and his wife were going to New York for Christmas because her ex-husband had her children and she didn't want to be home without them. They were taking the bus, as they didn't have a lot of money. Dick bought them train tickets because he said the bus was too slow.

Dick is not just generous with money. He is also a compassionate person and generous with his time. About ten years ago, my sister's husband was diagnosed with Alzheimer's. She had a lot of questions about financial matters and Dick was never too busy to answer her questions and give her advice. He also filed my mother's taxes after she came to live with us and of course would never let her pay.

As I mentioned before, Dick came from a large family. He was the oldest of 6. His siblings often joke about how he was the one to keep everyone in line and wouldn't even consider anything wrong. He has not changed! For as long as I can remember, Dick has filed our taxes. Each year I sign them, without even looking, knowing that since Dick did them; everything has to be above board.

I cannot believe that Dick was involved in anything remotely illegal. It is just not in his make up. Please listen to what everyone who knows him has to say about him.

Sincerely,

Rosemarie Gallagher

Rosemarie Gallagher

EXHIBIT A-37

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Janet M. Marshall
Redacted - Sensitive Information

April 23, 2020

Dear Judge Berman,

I am writing this letter in the hope that it will help you to see what kind of person Richard (Dick) Gaffey is, despite the transgressions that led us to this point.

I have known Dick as a friend for almost fifty years,and in that time, I've known Dick to be an extremely kind, compassionate and respected man who will always make time for his family and friends. He has very close and strong relationships with his children, grandchildren, siblings, in-laws, nieces and nephews as well as his many friends.
My own children consider Dick to be an uncle to them. He is trusted enough by them that they will seek him out for advice or just someone who will carefully listen to them with understanding and respect.

When Dick was arrested for this crime, I was surprised, disappointed and saddened by his behavior that led to his arrest. However, the Dick I truly know in my heart has suffered so much already for the pain he has caused his family and friends. I am asking you for leniency as you consider his sentence.

Sincerely,

Janet M. Marshall

Janet M. Marshall

EXHIBIT A-38

William & Susan Hogan
Redacted - Sensitive Information

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

RE: Richard J. Gaffey

Dear Judge Berman:

In preparing to write this letter to you, my wife, Sue and I took the time to discuss our relationship with Dick Gaffey.

Our relationship with Dick began in the early 1980's. I began my legal career when I became an Asst. DA in Suffolk County, Boston in January, 1982. My wife was employed as a bookkeeper/accountant and Dick was my father in law's accountant. We were introduced to Dick and he prepared our tax returns.

In 1985, I joined a small law firm and Dick became the accountant for the firm and he prepared tax returns for the two partners.

For the next 20 years I practiced law in two partnerships and I was involved in numerous businesses and investments. During this time Dick prepared our tax filings and returns. He became a trusted financial advisor for me and my wife.

Also, during this time, I referred several family members and numerous clients to Dick. He and I worked on tax and financial issues for a number of businesses, families and individuals.

In 2006, I opened the Boston office of my current firm, Nelson Mullins. I have consulted with Dick regarding my professional career and as our finances and tax profile became more complex, Dick became more involved in planning our financial well being.

My wife and I began our relationship with Dick approximately 38 years ago. During that time Dick has been our accountant and trusted financial advisor. My wife reminded me of a particular time when Dick really stepped up for her. After Sue's father passed away suddenly there were many issues with his estate. This was a particularly difficult and emotional time for her and her family as the issues pitted family members against each other. The first person we reached out to was Dick. He knew all of the people involved and was able to work with all of us to resolve some of these issues.

Based on our longstanding relationship I make the following observations. Dick Gaffey is hard working, competent and knowledgeable as an accountant. He is responsive to our needs and issues. He has earned our trust.

When this issue arose, Dick reached out to me. He provided an overview of the situation and I told him that I was comfortable with his office continuing to provide our accounting services.

It is our intention that this letter convey to the Court our support and trust in Dick Gaffey. It is not solely his accounting acumen that is important to us. More importantly, is his relationship with us as individuals, as people with human issues. Dick plays a significant and important role in our lives.

Thank you for your time and attention. I would be willing to address any questions that you may have and I would be willing to appear in Court if that is helpful.

Sincerely,

William T. Hogan III

Susan R. Hogan

Susan R. Hogan

CC: William Lovett, Esq.

EXHIBIT A-39

ROBERT P. ELDER

Redacted - Sensitive Information

April 23, 2020

The Honorable Judge Richard M. Berman

United States District Court for the

Southern District of New York

500 Pearl Street

New York, NY 10007-1312

Dear Judge Berman:

Dick Gaffey was a partner in an accounting firm that gave me one of my first jobs after graduating from Babson College in Wellesley, Massachusetts about 40 years ago. His previous work experience was as a manager with Arthur Andersen, a "big eight" accounting firm in those days. I found Dick to be an upright, honest and hardworking individual and we soon became close friends as well as business associates.

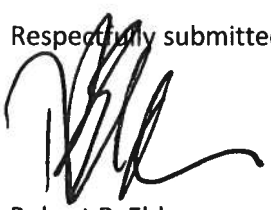
I left that firm and began my own accounting firm in 1986. I took in a second partner two years later in 1988. Dick and I stayed in touch and he joined me nearly ten years later in 1996 as my third partner. We have been partners since then until his retirement last year.

I have always known Dick to be an individual of high standards and character. He has a large and loving family and many close friends and acquaintances. He hosts Thanksgiving annually for about 50 members of his family including his two children, four grandchildren, four siblings and their children and grandchildren. He is a close friend to my family and the godfather of my oldest daughter. I genuinely value his friendship.

I have often heard others describe Dick as "the nicest man in the world". He is selfless and goes out of his way to help others. Aside from matters involved in this case, I would have said Dick was incapable of any kind of wrongdoing. I remember hearing his wife Ruthie say, shocked upon first learning of the charges made against him, "Dick wouldn't steal a toothbrush!"

Dick is coming to the end to a distinguished career with many accomplishments and an unblemished record. He is kind, dependable and well regarded by his clients and peers. It's shocking and tragic that he found himself involved with those that were evidently involved in circumventing US laws and that he is paying a such a huge price for his role in that involvement. I know Dick to be a truly decent human being. The charges to which he has pled guilty are inconsistent with the admirable traits of his I have observed over the last four decades.

Respectfully submitted,



Robert P. Elder

EXHIBIT A-40

Harry R. Paine, Jr.
Redacted - Sensitive Information

April 22, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

I met Dick Gaffey in the spring of 1979 at Northeastern University in Boston. I was graduating with an accounting degree, and Dick was interviewing me for a position at the "Big 8" accounting firm Arthur Anderson. I remember Dick's warm smile and his fond recollections of his days as a student at Northeastern, immediately putting me at ease. Dick and I shared similar backgrounds, both coming from large families and working hard to attend this working-class college. I felt that the interview went well, but I was not offered the job and instead was offered a job at a small CPA firm that specialized in taxation, owned by another former Arthur Anderson alum. To my surprise, both Dick and I showed up for our first day on the job at that small local firm. We shared a laugh at the improbability of that, and Dick graciously told me I was a better fit at the small firm.

The work at this firm was extremely challenging, as I was taught immediately that our firm did not rely on the Master Tax Guide, but rather the Internal Revenue Code. I also learned that, though my fiery Italian boss was extremely knowledgeable, it was best to stay clear of flying Internal Revenue Codes and rely on Dick to explain to me the nuances of tax law in his calm, patient and thoughtful manner. I appreciated Dick not for just his intellect and patient teaching skills, but also for his professionalism and how he treated everyone in the firm with respect. I left the firm after three years to work for a large regional Boston CPA firm and used the lessons I learned from Dick to be the best tax professional I could be.

As fate would have it, I became Dick's partner in the mid 1990's, when the small firm I then owned with another alum from my first job merged with Dick's firm. This began a long working relationship with Dick as a partner and someone who then became a friend. Though each partner worked on their own book of business, we all enjoyed sharing ideas and asking each other for technical help. We also shared multiple responsibilities as owners of a small practice as well as some common beliefs, such as each firm member was as important as any other, whether administrative staff or partner. Dick would always advocate for bigger staff raises and adding hiring additional staff to take pressure off our people, almost all working mothers, despite not always being the best business decision. It was important to Dick that they had the opportunity to both meet their family obligations and become proud professionals. Dick would also do the little

things to make the staff feel special, such as making sure each had a vase with a green carnation on St. Patrick's Day and giving the administrative staff a card or gift on their birthdays and Christmas.

As busy as Dick always was, working six days a week for most of the year, he always made time to make a special trip to the Jeweler's Building in Boston at Christmas time to get something special for his wife, daughter, sisters, nieces and granddaughters, no matter the weather or traffic. During tax season, he could be found working away at family member's tax returns, though he could easily have had a staff member do that for him. Dick loves his family, and these are just a couple of small things he would do for them. He cherishes family time and hosts his very large family at Thanksgiving and Christmas, spending a good amount of time cooking in the kitchen.

As you can imagine, the last two years have been extraordinarily difficult for Dick, yet he would come in every day as he transitioned into retirement. He would start each day with a cup of coffee in his "Grampy" mug, with the faces of his two beautiful granddaughters smiling at him. As difficult as his life became, he still took time out to console me on the premature death of my brother in October, comforting me while he painfully prepared to defend himself at trial.

Simply put, Your Honor, Dick Gaffey is a good person. It is impossible for me to reconcile the reality that he plead guilty to the charges against him with the character of the man I have known for forty years. I suspect that you will learn from other letters you receive that Dick is universally loved and respected.

Thank you for taking the time to read this letter and I hope you will consider leniency when making your sentencing decision.

Sincerely,

Harry R. Paine, Jr.

Harry R. Paine, Jr.

EXHIBIT A-41

March 31, 2020

Honorable Richard M. Berman
United States District Court
Southern District of New York
500 Pearl Street, New York, NY 10007-1312

Dear Judge Berman,

There are certain tasks which may take up some of your day but are incredibly easy and enjoyable to decide to do. Walking your dog, for example, or helping a friend move. These days, many of us are going out of our way to help older folks remain home in the wake of the Covid-19 virus. Recently, I was asked by a friend to write a character reference letter for his father, Richard Gaffey. Suffice it to say I did not hesitate to agree. In fact, I am delighted to do so. This letter is long overdue for a man who has been my unsung hero for almost two decades.

I met Dick Gaffey while I was working with his son, David, at a restaurant during the busy tourist season on on Martha's Vineyard, where I had worked summers through college. During this time, I became a year-round resident and was pretty nervous about what the "off-season" would be like. To be honest, I was picturing scenes from The Overlook Hotel in the film "The Shining". Very quickly, as the summertime rolled into winter, I realized that I had nothing to worry about. The Gaffey family was quite large and always in attendance each weekend to make sure we stayed busy (and could pay our bills) during the slower months. Their support continued outside of work, and I became close with this very close family. I am very grateful for being an part of their extended family.

That first winter on island I was trying to figure out who would do my taxes now that I was living in a new community. My father was an accountant but had died a few years prior to this. I had taken to sending my taxes to my sister, who was in college at the time – not exactly convenient. This was in 2001. I was out of college, paying it off and living on my own with no family nearby. It was daunting. Dave said "My father will do them for you." I believe he picked up my paperwork *the next day*. Flash forward to now – 2020: I never left, I still work in a restaurant where The Gaffeys are easily our favorite guests, and I bought a house here because of meeting people like Dick Gaffey and his family. Dick still does my taxes, as he has ever since that first year I met him. Incidentally, my sister ended up becoming an accountant - but I still depend on Dick Gaffey to do my taxes and hope he never retires!

To say he has gone to the outer limits for me, a client who has resorted to literally *begging* for a bill, one that never arrived, would be an understatement. No one else would put up with my slacker approach to personal finance. Every year I get a tax organizer, preparation forms and a SASE to return my paperwork with from Dick's office. Every year Dick calls me to remind me to send it back to him. Every year Dick calls me again to ask why it hasn't arrived yet. Every year Dick automatically files an extension for me. One year, I was traveling in Thailand and somehow Dick managed to get my W-2s emailed from my employer and start my tax process for me while I was SCUBA diving in some far-away ocean. Three years ago, he resolved an income tax issue I had fallen behind on and set up a payment plan with the IRS for me. Ten years ago, he helped me navigate the house buying process after I lost my mother, when I was *really* on my own in unknown territory. I like to think he has taken me under wing as a parent would do, which means a lot to me. I'm lucky I have his help; he has been in my corner the whole time I've known him. Dick did my taxes while he was undergoing treatment for cancer. That alone speaks volumes about his strength of character. He is a terrific friend, one I love running into because he's always in great mood and usually found laughing. I have to imagine everyone feels this way about him.

So to write this letter to you in support of Richard Gaffey certainly qualifies as one of those easy-to-do, enjoyable tasks. I truly would have a very difficult time thinking of someone I would rather do it for, and it would be very difficult to find someone for which it was so easy to do. Thank you very much for your time.

Respectfully yours,

Caroline Derrig
General Manager, Red Cat Kitchen

EXHIBIT A-42

Honorable Richard M. Bergman
United States District Court for the
Southern District Court of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

My name Marie Merullo. I am a registered nurse with a BSN from Northeastern University. I am a friend of Dick Gaffey. I have known Dick since 1980.

We met through his youngest sister, MaryLynn. I started dating one of MaryLynn's best friends.

Their father died while MaryLynn was in high school. Then while in college, their mother died. Dick became the patriarch of the family. He had many decisions to make. They had a home in Watertown, Massachusetts where they grew up and one on Martha's Vineyard, where they summered. The decision to keep the Vineyard home was made.

I met Dick at the Vineyard home. I remember my first time to Martha's Vineyard, Dick sat on the front porch asking all kinds of questions about me. He made me feel so welcome that night. After time getting to know each other, we moved to the dining room table for the family dinner. There were six siblings, some with significant others. Most were married but that full table was enlarged to make room for the guests they had invited. It seemed like a holiday dinner. I later realized it was every weekend and sometimes more that the family and extended family sat around that table. Dick being the anchor of that setting.

One night years later Dick gave me a great compliment. He told me he thought I was from Watertown. He said it felt like I had always been part of their family. His warmth as a friend is always there.

We now have our own home on the Vineyard. I now see Dick spreading his love and support to our children. He takes the time to talk to each of the kids.

Friday nights we all meet at a restaurant Dick's son manages to await the arrival of all the family members that come to the island after the work week. Dick once again is the anchor of this. We all communicate about which ferry Dick will be on to set a time to meet. After a few drinks we all head home for dinner with our families. Now we all have our own Gaffey family dinners except at our own homes as the extended family has grown.

When we were younger we would ask Dick to check our taxes. We would always ask, "how can we pay less taxes?" Dick would always reply, "you can't. " He would never let us pay him for his work. His kindness came in so many levels.

Our daughter and Dick once met while both in the hospital. Dick quickly shifted any attention off himself to Maura. How was she?, how was her job?, how was the family? He would take her to lunch. He is a genuine friend. A kind man.

I have said for years, if you look up the word integrity, Dick Gaffey's name would follow.

I have some health concerns for Dick. He has been treated for cancer. To my knowledge it is at bay. I believe this to be a concern for the year, years to come.

Dick is a dedicated husband, father, and grandfather. He is a loyal friend.
I will go to my deathbed knowing Dick is an innocent man.

Please consider my letter in this process.

Sincerely,

Marie Merullo

Marie Merullo BSN

EXHIBIT A-43

Honorable Richard M. Berman
U. S. District Court for the
Southern District of New York
500 Pearl St.
N.Y. N.Y. 10007-1312

Dear Judge Berman,

My name is Richard Merullo. I worked for Ups for 35 years. I started at 19 years old unloading trucks at night while attending college and retired as a Vice President with the company. I first met Dick when I was 18 years old. His father had passed away a few years before. That is where I saw his strong belief in family values. I saw his leadership role in guiding the family thru those tough times. He welcome me to the family. I felt like I was the 7th sibling of the family. He honor me by asking me to be a pallbearer at his mother's funeral who passed away 2 years after I first met him. His younger sister married my best friend and when she moved out of his younger brother's house I moved in. I always felt welcomed to the families thanksgiving day dinner or to the big house on Martha's Vineyard, which I used many times. I got married at 27 and my wife and later my 4 children were always welcome to the big house. That is where the family values and his leadership were always on display. I remember many good times and Uncle Dick provided lasting memories for Marie and our 4 children.

In 1995 our family was living in North Attleboro. I always asked Dick tax questions to make sure I was getting all the deductions I deserved. During the middle of the tax time, his most busiest time of the year, he showed up after dinner to review the taxes I had filled out. He reviewed my taxes and I remember him asking me if I had investment income. I explained to him what I had and he said I was right and the tax form was correct. I offered to pay him and he refused it. I never got anything but honest advice from Dick. I hope you can see how giving and kind Dick is reading my letter.

In my 48 years of knowing Dick I have seen in him a loyal husband. A strong father figure to Kim and David and how proud and loving he is to his 4 grandchildren, the joys of his life.

I always looked up to Dick as the older brother I never had. I valued his wisdom and high character advice to me over the years. Thank you for your consideration and time.

Sincerely,

Richard Merullo

EXHIBIT A-44

March 20, 2020

The Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

My name is Michael Santoian. My wife Kathy and I are writing to you on behalf of Richard Gaffey. I served 31 years as a Lieutenant for Massachusetts Department of Correction. My wife Kathy, also retired, worked for several law firms as their Legal Administrator. We have known Richard (Dick) Gaffey for 50+ years as we have been friends with his sister MaryLynn since middle school. We first met Dick through MaryLynn in Martha's Vineyard at their family's summer home. Dick is the patriarch of the Gaffey Family, as he is the oldest of 6 siblings. They lost both parents at a very early age 50-55 years ago. Dick did not hesitate to take responsibility for his five younger siblings. He guided the family through many difficult times, helping them to navigate their lives after the loss of both parents. He has also held the family together for decades, making sure their beloved Martha's Vineyard home stayed in the family for future generations to enjoy. They still, to this day, get together over summer weekends and vacations there. The family bond is unbreakable.

We know Dick to be a kind, loyal, trusting person who has always been available to his family, friends, and clients. Dick lights up a room, when he enters, with his congenial manner. We (family and friends) are all struggling with his current situation, because we know this is not the man we know.

Dick married his childhood sweetheart and graduated from Northeastern University at the top of his class. He raised two fantastic and successful children with his wife of over 50 years, Ruth, and has four beautiful grandchildren.

Dick has done various acts of kindness throughout his career, such as doing pro bono work for people going through difficult times. For example, a friend of ours was permanently paralyzed in an automobile accident about 30 years ago and Dick reached out to him and prepared his tax returns pro bono for years without fanfare. We only learned about this when our friend mentioned it to Dick's sister.

He has also contributed generously to Boston Partners in Education, a non-profit that works with inner city schools to mentor students to succeed academically and learn life-long skills.

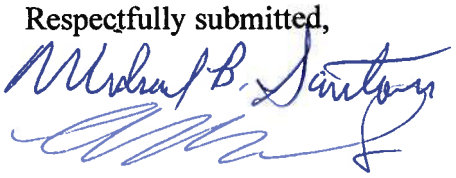
He also helped his youngest sister, MaryLynn, go to college so she could pursue a degree in early special education. She became a very successful special needs teacher in the town of Watertown, MA where the Gaffey family grew up. As you can see, the unselfish attitude and love to help those less fortunate, runs in the family.

Dick, simply, just does good for people, a tribute to how he was raised. He continues to personify the qualities ingrained in him by his parents. Honest, trustworthy, kind, puts others

first, humble, hard-working, "never give up" attitude, and generous are pretty much all the adjectives, that anyone who has ever had the pleasure to know Dick, would use in describing him.

Because of our careers in the criminal and civil justice system, Kathy and I feel that Dick could better serve society (instead of removing him from it) by teaching people how to budget, manage their money, savings, etc. Our educational system currently does not offer this type of practical education which is sorely needed. He can leave a positive legacy by helping others to learn financial responsibility.

Respectfully submitted,



Michael & Kathy Santoian

EXHIBIT A-45

MICHAEL TAYLOR

Redacted - Sensitive Information

March 31, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York, 10007-1312

Dear Judge Berman,

My name is Michael Taylor and I have known Richard J. Gaffey (Dick) as a friend, for 44 years. During those 4 decades, I spent considerable time with Dick, particularly in the summers on Martha's Vineyard.

When I met Dick, most of his siblings and our mutual friends were in our late 20's or early 30's. The era was the mid to late 70's and its motto was "just do it" and most of that crowd (including me) projected considerable bravado, and an undeserved self-assurance, but not Dick, he was the mature one, he did not drive after drinking, he did not patrol his boat with excessive speed, he would always do the right thing and he would encourage you to do the same. As I matured, the one person I tried to emulate was Dick.

To take that maturity value to its ultimate level, I would trust Dick with my then, very young step-son Danny. Danny was close friends to two of Dick's children, Dave and Kim, so Danny would do sleep overs at Dick's house. Dick would frequently take Danny out on his boat, in fact, he taught Danny boat safety and courtesy. Well, Dick must have done something right, Danny at 23, was appointed Oak Bluffs Harbormaster, the youngest person to hold that position in the town's history.

I have spent most of my life running non-profits, I am currently the President of a small non-profit college that primarily serves students who are at or below the poverty level. When I took my current position, I would often seek Dick's counsel because the college was on the verge of closing, mainly due to fiscal issues. He is simply brilliant in this arena; his recommendations were always guided by strictly adhering to the accounting rules/procedures and state and federal statutes. His integrity is unbending. His integrity is not limited to his work; he is deeply respected for it by his family and friends. He was the one that you look to, to coordinate financial transactions for the group, whether it was simply paying a dinner tab or the complicated process of buying a home. I would trust Dick with anything, as I pointed out above, I did, I trusted him with my step-son.

In my experience, most families have a go to person, in the Gaffey family, Dick is that person. I witnessed on countless occasions, a family member seeking his judgment on a variety of financial and sensitive matters. In part, because of his ability to listen intently, to hear unfiltered, the challenges

being presented to him. Dick is by nature a listener, he grew up in a large family, with a lot of verbose people and someone needed to be the listener, fortunately, Dick wisely chose that role, to the benefit of us all.

Dick's total focus has always been his family, whether the role was husband, father, brother or uncle. He has conducted his life with an unyielding commitment to his family which is based on his total love and conviction.

I am not in a position to make a comment about the matter before the Court, but I am in a position to state my complete faith in Dick Gaffey for always conducting his life with integrity and honor.

Respectfully,

Michael Taylor

EXHIBIT A-46

Edward P. Kelly
Redacted - Sensitive Information

April 3, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman:

I am an accountant by profession, having first worked for Arthur Andersen & Co. for 10 years when the firm enjoyed well deserved respect in the business community, and then for the last 32 years in different accounting and financial management capacities with various private companies largely owned by a single private individual.

My employer has been a client of Dick Gaffey and his firm for the past 25 years, and during that time Dick has been a valued resource for us, and has conducted himself professionally and diligently throughout. In my experience Dick is a man of the highest integrity and character, and I wanted to share the context of that assessment with you.

I first met Dick Gaffey in 1977 as a graduate accounting student at Northeastern University in Boston. Dick had graduated from Northeastern about ten years before me, and returned that day with another Arthur Andersen colleague to give a presentation on tax consequences of businesses acquisitions. I joined Arthur Andersen's Audit Division later that year, and did not cross paths with Dick before he left to join a local firm shortly after I started working.

I left Arthur Andersen myself in 1987, and joined a privately held staffing firm as Controller. Seven years later, my employer's tax preparer passed away, and my employer asked me to check with my contacts at Arthur Andersen for a recommendation of a local tax preparer with a good reputation who could prepare my employer's tax returns. I checked with an Arthur Andersen tax partner that I respected who asked others in her office, and she came back to me with an unqualified recommendation to consider Dick Gaffey. We contacted Dick and he has been my employer's tax preparer from late 1994 to present.

Ours was a strictly a business relationship, driven largely by the distance (about 50 miles) between our offices when we were based in Massachusetts, and more distance

when my employer relocated to Florida. Early on I'd speak with Dick by phone every month or two, and my employer and I would meet with Dick quarterly to review his financial activities. Dick also sent one of his firm's staff once each quarter to review my employer's personal accounting records and to assist in determining his quarterly income tax deposit requirements. As time went by and my employer's businesses and staff grew, we became more self-reliant and able to furnish most tax reporting information to Dick and his staff by mail, email and phone, and Dick would meet with us in our office one to three times each year.

Although my individual interactions with Dick were typically brief, I believe I have come to know the character of the man over the last 25 years. Dick is not a flashy guy. He manifests the intrinsic competence that you would expect from a person who worked many years for a top tier professional firm in his early career, but with none of the ego that sometimes comes with that background. Dick is one of the most down to earth people you would want to meet, always thoughtful in his analysis when asked for information or a question. As an accountant with more financial reporting experience than mastery of income tax regulations, I had many needs over the years for Dick's insights. No question was ever too small, and never did I experience Dick rushing through a reply. Dick was a patient tutor who would walk me through the logical basis for the answer I needed or would let me know when he needed to research a particular issue further.

I believe the people working in Dick's office and their tenure working with him also reflect the man he is. Last December I had the occasion to visit the offices of Dick's accounting firm for the first time, to drop off documents during a work day. There I met two members of the firm who were regular visitors to our office 15 to 25 years ago to assist us. I also had the opportunity to meet three other members of his staff whom I talked with for many years more recently over the phone and by email. To a person they all share Dick's common decency and thoughtfulness, and are generally just great people to work with. That does not happen by accident, and I'm sure it reflects Dick's caring consideration for his firm's staff and the example Dick sets.

While I don't know Dick outside of our business interaction, we have spoken many times of family. We both come from large families with more limited means growing up than we have now, and we both share the experiences if larger gatherings with extended family in the summer, packed in a summer house (my sister's in my case) that is "too small" for everybody but works anyway because of the joy of family being together. It's clear to me that Dick's family is just one more example of his general caring and consideration for those around him.

I have read reports of the case that brings Dick before your court. Never was there anything during my 25 years of working with Dick that remotely suggested Dick would have been involved in the circumstances I read about, and for that reason I am genuinely saddened and frankly find the situation difficult to process.

Dick Gaffey is a decent, hardworking man who genuinely cares about those around him. I sincerely hope you are able to consider his positive contributions to those around him and the community at large when making your decision in his case.

Please don't hesitate to contact me if I can provide any additional information.

Sincerely,



Edward P. Kelly

EXHIBIT A-47

David M. Shuman
Redacted - Sensitive Information

April 5, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Re: Richard Gaffey

Dear Judge Berman:

I have known Richard ("Dick") Gaffey for most of my adult life - almost 35 years. I admire and have great respect for Dick who is 13 years my senior. I treasure our friendship. Dick is all things good - honest, caring, helpful, thoughtful, generous, immensely trusting and, if nothing else, he is selfless. These things describe the core of who Dick Gaffey is as a person. Anyone who knows Dick, be it family, friend or a client would most certainly agree with me. Nearing the end of a long and successful career, Dick is in a horrible predicament.

I first met Dick in 1986 when I went to work for his small suburban boutique tax firm – DeFranco, Gaffey & Engelman. Joining a quality small suburban firm was a welcome change from my work in a national CPA firm where I worked since graduating from Boston College in 1979. Our first child was on the way and finding work / life balance closer to home became important to me at that time. Both Dick Gaffey and Joe DeFranco had worked and were trained at Arthur Anderson (the firm had a "tax school" at that time), and it excited me to be able to learn from them directly. I had heard nothing but great things about their firm. I spent 3 happy and productive years working at DeFranco Gaffey & Engelman. Dick mentored me for those three years, and we have remained close friends ever since. I left Dick's firm, with his blessing, for an opportunity that I could not refuse. I can attribute much of my success in helping clients with their tax needs to my relationship with Dick. During my tenure at DeFranco, Gaffey and Engelman, we did our best to prepare complete and accurate tax returns and any tax planning that we performed was done so taking into account applicable and relevant rules and regulations.

Because of my relationship with Dick, my wife, Debbie, and I moved to Dick's hometown of Medfield, MA in 1989. It was right around the time that I was leaving Dick's firm for my new opportunity. Medfield was known then, as it is today, as a town with a top-notch school system. Like Dick, we raised our children here and we continue to live here today. There is a special (at least to us) restaurant / pub in Medfield called "Basil"

where Dick and I (and our families) frequent. The pub is a social gathering place for many families in town and we have been lucky enough to have developed many close friendships (and lots of acquaintances) over the years. I believe that it is fair to say that, on average, Dick and I have seen each other at Basil, more than 3 times per week over the last 15 years. On many of these occasions we sit at the bar together and chat about family, world events, sports, cars, and politics. Of course, on quieter nights, which I enjoy, Dick and I talk about our trade - technical tax matters and the challenges of managing our respective firms. Dick trained his staff continually about the tax law; he continued to study, read tax journals and attend seminars.

Dick is always a gentleman and always has a smile on his face. Nothing nasty ever comes out of Dick's mouth and he is loved by most everyone. He is the oldest sibling of a large Irish family. His parents died young and Dick helped to raise his brothers and sisters starting while he was a college student. He is the patriarch of the family. Dick is not wealthy, and he continues to work at age 75 to support his family. Dick battled and won the fight against bladder cancer. Dick is a happy just to be alive - living much longer than his parents did (and much longer than he ever anticipated that he would). Dick is soft spoken and, as noted above, is well liked. He is thrilled just to be able to have dinner often with his friends and family at Basil. Dick is known to buy dinner or drinks for those people that might be less fortunate than him. He also has a large pro-bono tax practice (from another group of people who, in my view, take advantage of just how nice Dick is). Dick protects the wait staff from off-color jokes (in a friendly sort of way and not because he must). He is generous to the wait staff at the holidays (and throughout the year) and he just recently contributed to a fund to help the wait staff during this pandemic (even while his legal and financial troubles weigh heavily on him). He hosts his family (50 people) at Christmas and Thanksgiving (and would always include people who just needed a place to be). He shops for gifts for all his nieces and nephews every Christmas (of which there are too many to count) and he supports his grandchildren in their activities.

At the start of this letter I note that Dick is selfless and is dedicated to his wife of fifty-years, Ruthie who is not particularly mobile these days, and she needs Dick to be with and help her. Ruthie, not that long ago, came home from a rehabilitation center after a couple of bad falls.

Dick is a good and honest person, a long-time solid citizen and I would ask that you consider my letter in determining Dick's sentence.

Thank you for opportunity to submit this letter on behalf of Dick.

Very truly yours,

David M. Shuman

EXHIBIT A-48

April 10, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

I met Dick Gaffey in 1980 when I was first starting my own business. I was looking to establish a relationship with an accounting firm. My new partner had been using him for several years, and we decided our company wanted to move toward with the firm Dick was working for.

At the beginning of this venture, Dick began as my business's accountant, but this quickly transitioned to his also becoming my personal and family accountant. At my business, he tendered all of the regular responsibilities of an accountant and he was always incredibly knowledgeable, loyal and honest. When it came to personal finances, he was instrumental in suggesting credible long term planning.

Over the years, Dick recommended other reliable professionals such as lawyers, insurance agents, and other professionals a business might need. These individuals were always of the highest caliber, and Dick was always there to help me both professionally and personally.

Fortunately, this long term business relationship turned into a lasting friendship. Dick has been a part of my life for over forty years, attending family functions, and always being there for me and my family. Dick has an integrity and honesty that cannot be matched.

Dick is a true family man, and always looks forward to spending time with his wife Ruth, their children and grandchildren.

Sincerely yours,



Sheldon Bass

EXHIBIT A-49

March 29, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, Ncw York 10007-1312

Dear Judge Berman:

I met Dick over 40 years ago in 1978. At the time I was just starting out in the business world, and Dick was working for an accounting firm that we hired to help with our finances. Throughout those 40 years, I transitioned between three businesses, and Dick remained with my companies throughout the entire time. Our initial business relationship grew beyond just business into a personal friendship over the years.

When I first met Dick, my two business partners and I were just three guys starting out with an extremely limited amount of knowledge of what really went into the financial side of starting a business. When we first hired Dick to help manage our finances, I didn't even know how to read a balance sheet. I was just starting out and having an accountant who I could trust with my business was an essential part of getting my business up and running. Dick took the time to educate myself and my partners of the ins and outs of the finances of a business, and provided us with essential knowledge we would use for the remainder of our time as a company. We transitioned from a rep company, to an importing company, and finally to our final and most successful business, an As Seen on TV marketing company, Merchant Media.

Dick remained with my company during our initial start up years, and as the company evolved into Merchant Media we were finally able to achieve high levels of success. Dick was always present in our office, and always made sure we were remained informed of everything that went into the financial side of the company. Once we were successful enough to hire our own controller, we relied on Dick's good judgment to hire our own business controller. Dick recommended a former retired colleague he worked with at Arthur Anderson & Co., to serve as our controller, and that partnership remained strong for the duration of my time at Merchant Media.

Dick and I are only 10 months apart in age, so it was like we grew up together in our respective businesses and it was easy to develop a friendship as well. Over the years, our friendship has remained strong and we have kept in touch despite the end of our business relationship. We

talk of our families often, and I know Dick has made a positive impact on a number of people in his own way. I hope you will take into consideration his positive attributes and contributions to people's lives when you make your sentencing decision.

Sincerely,

Michael Antino

EXHIBIT A-50

The Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street, New York, New York
10007-1312

Dear Judge Berman,

We are writing this letter on behalf of Richard (Dick) Gaffey.

My family and I have known Dick for over 12 years. We met Dick in our town, Medfield, MA and also share common vacation interests on Marthas Vineyard. We know his extended family and many of his business associates. It is naturally very distressing to us that Dick in is in this unfortunate situation.

If you have opportunity to truly learn who Dick is, his character, you will understand why we are worried and in disbelief of his current situation. Dick is first and foremost a family man and patriarch to an extended family. Dick lives to protect his family (and his firm). He consistently thinks of others before himself. He is the person we all go to in times of crisis. For all his years in business, with over 300 clients, Dick lives a simple life. He lives to serve and protect his family and his firm. Dick truly enjoys his profession and his clients. He provides calm reassurance to all he meets. Personally, he has provided invaluable guidance to me and my family in regards to our disabled daughter. Always kind and simple guidance. Speak to many of his peers that he has mentored and they will echo exactly who Dick is; trusting, honorable, selfless, and honest.

We can only represent to you what we have consistently experienced in our relationship with Dick over the years. We also stress his responsibilities to his family, especially his wife. These factors should be helpful to your decision. We ask that you have opportunity to speak directly with Dick and get to know him and understand why he is now acting, consistent with his character, to protect his family and his firm - always thinking of others.

We ask for fairness in this process and in your position to judge Dick's entire life work and not the result of this one case.

Thank you for your attention and understanding.

John Prego & Teresa Prego

EXHIBIT A-51

March 19, 2020

Honorable Richard M. Berman United States District Court
for the Southern District of New York
500 Park Street
New York, New York 10007-1312

Dear Judge Berman:

We are writing as a married couple, Domenic and Lydia Lalli, who have known Richard Gaffey, or Dick as we all call him, for over 50 years to offer some personal insight into this man's integrity and character. Dick became a part of our lives through our friendship with MaryLynn Gaffey Antonellis, Dick's youngest sister. It is impossible not to become friends with each of the Gaffey family members as they are truly an embracing, loving, and generous family for whom we have the highest regard and respect.

As the oldest of six siblings Dick played a leadership role for his family, particularly after the loss of both parents at relatively young ages. He has also been a special part of our lives first as teens, then as young adults, and now as we settled into our older years.

Other letters of support will hopefully provide you details of Dick's achievements. He certainly led by example as a top ranking graduate of Northeastern University; trusted and well respected tax service professional; and an accomplished business owner.

Beyond these measures of success, however, he is a man of genuine grace, humility and sweetness. Our past and present remembrances of Dick are how he is always there for all his family, friends and acquaintances. The Gaffey family has a beautiful summer home on the Vineyard left to them by their parents. During our visits it was clear to us that Dick was the father figure to all. Everyone wanted Dick to weigh-in with his counsel and advice. Even though the Gaffey family and extended family have some very strong personalities, Dick is the person they always turned to.

Hopefully this letter will give some support for Dick. All we can ask for is that Dick is treated fairly.

Thank you for taking the time to read this letter.

Sincerely,

Lydia Lalli

Domenic Lalli

EXHIBIT A-52

March 17, 2020

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman,

I have known Dick Gaffey for 48 years. We first met sometime in 1972 when introduced by his youngest sister Marylynn, a high school friend of mine. Mary lost both of her parents in a short period of time at a difficult age; she lost her father when just entering high school and her mother while attending college. Dick was the oldest of 6 siblings and assumed the role of the responsible person and leader of the Gaffey family. This was obvious to the many family and friends of the socially active family of 6. Marylynn, being the youngest was most in need of Dick's support and leadership and he was always there for her and her siblings.

I also come from a large family of 7 siblings and didn't have a lot of the things that other families had growing up. Both my parents worked hard to make ends meet and we enjoyed a similar close-knit family relationship.

I got married in 1977 and had three children by the year 1983. My father retired around 1990 and was quickly stricken with a major stroke. Naturally the family rallied around both my parents to assure their well-being as they struggled to deal with my father's debilitating condition. In February of 1992 our family had a life changing event. My father, who was limited in speech and mobility, struggled at the dinner table trying to convey to my brother that he had matched all the numbers on the Megabucks Lottery season ticket that he received as a Christmas present from my brother and sister in law. He was correct to the tune of $5,250,000 dollars. We were all taken back and had no idea of what that would mean to the family. Of the seven adult siblings and our parents, none of us had any college training and needed some guidance.
It was then that I reached out to Dick as he was a friend, an accountant and someone that I had a great deal of trust and respect for. Dick engaged immediately and won the respect and admiration of my parents and siblings.

He treated us as if we were his own family. His calm demeanor and unlimited patience were just what was needed. He took my parents under his wing and set up trust funds for the lottery winnings as well helped with wills and financial advisory services for the family. My father passed

away in 1998 and thanks to Dick, all of his estate planning was in order. Dick has been a source of comfort to this day to my mother and siblings. His job doesn't seem to end with tax services as my family constantly reaches out to him for advice and guidance on a wide range of issues.

His patience with my 88 year old mother is something to be admired as he never refuses a call or inquiry from her and she has many. We all have benefitted from the structure that Dick set up for the family.

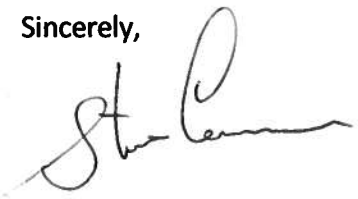
It was a yearly tradition every March when the annual lottery check came for the family to meet for lunch, deposit the check and receive my parent's generous annual gift from the winnings. Dick never missed one of those lunch meetings despite his busy schedule. The lottery checks have long since stopped but Dick's guidance continues today. We are all on a firm footing thanks to my parents' generosity and Dick's direction and unselfish dedication to my family. I have often said that if Dick billed us for half the hours that he has given us, the lottery winnings would not be able to pay his bill.

I still have not tried, nor do I know how to tell my mother the situation that Dick is faced with today. It would be too much for her to comprehend as it would be for my siblings that are not aware. I think it would be easier to tell anyone who has had the pleasure of knowing Dick that the earth is not round!

This man is "the salt of the earth". I know of no other person that I would trust more with my family's well-being. I am certain that my experience with Dick is not an uncommon story on his long unblemished journey.

Please consider this man's depth, character and family values as you decide his fate.

Sincerely,



Steve Connors

EXHIBIT A-53

March 27, 2020

Honorable Richard M. Berman

United States District Court for the

Southern District of New York

500 Pearl Street

New York, New York 10007-1312

Dear Judge Berman,

I have known Richard Gaffey "Uncle Dick" to me, for as long as I can remember. My family and the Gaffey family are in their 3rd generation of familiarity. My mother grew up with Uncle Dick.

Uncle Dick and his Family welcomed me into their close personal lives and have treated and welcomed me as a member of their Family for as long I can remember. Uncle Dick has always been a positive role model to both me and my family. Whenever I see Uncle Dick he always greets me with a warm hug and a "How have you been".

I have always thought of Dave and Kim Gaffey, Uncle Dick's kids as cousins but in reality they are more like brothers and sisters. My children and Uncle Dick's grand kids are now third generation family. I have and will always be proud of this family, and in particular Uncle Dick.

Uncle Dick is truly one of a kind. He has always been there for me and my family. I did not have the most stable of childhoods. My parents separated when I was about 1 years old. Both my mother and father once again married and again divorced, now are on their third marriages. Uncle Dick was not just a stable constant during this time for me but he was a rock. Having a positive stable relationship in this difficult time was exactly what I needed. Uncle Dick was not just there in person, he was caring, compassionate, a roof over my head, a normal dinner at a family dinner table. He and his family opened up their arms and door to me when I needed it the most. I have wonderful memories of Thanksgiving, Christmas, and Easter because of Uncle Dick.

It's my understanding that I should show specific events or times when Uncle Dick has been a positive role model to me. Picking out one or two events is challenging for me because Uncle Dick has always been there, he is a constant means of support to me and my family.

In 2005 my wife and I had to come to terms with terminating our first pregnancy, what would have been our first child. This decision was thrust upon us very late in the pregnancy due to medical complications. To say we were devastated is an understatement. We were feeling alone and trying to come to terms with our loss. Uncle Dick reached out to us offering his support and acceptance. His kind words and emotional support were just what

we needed. He is a man of faith and was able to help us realize that we didn't have to suffer through this time alone. He reminded us that we were a part of his family and that he was there for us. Whether I just needed someone to listen or reassurance that everything would turn out all right in the end he was there through it all. With his support we were able to move on and pursue our dreams of becoming parents. I am happy to say that I am now the father to two wonderful daughters. Uncle Dick welcomed each of my children into his extended family and they look forward to spending holidays and summers with Uncle Dick and his family.

Early fall of 2017 my mother's sister, my aunt passed away. My mother is now the last person in our immediate family other than me. This was a very difficult time for both of us. We partly wanted to be left to grieve and deal with our loss. Uncle Dick once again opened up his arms and door and insisted we join them for Thanksgiving dinner. From the time we arrived, love, caring, understanding Uncle Dick greeted me at the door and gave me a big hug and said "How are you doing, I am here if you need anything". This thanksgiving was one of the saddest times, and Uncle Dick made me feel so welcomed, and really truly part of his family.

I tell you about this last narration because it shows that Uncle Dick has been a supportive rock in my life for such a long time. When I was 17, I had an opportunity to take a SCUBA diving class in Framingham. I was currently living in Boston with my mother. It was almost going to be impossible to take this class and maintain my work load and activities with School. Uncle Dick not only allowed me to stay at his house the nights I had SCUBA class he let me use his car to travel to and from the class. As you can imagine, a SCUBA class is expensive and Uncle Dick was very supportive with helping obtain the equipment and supplies I need to succeed and pass the class.

I truly write this letter with a tear in my eye because I know with everything I am that Uncle Dick is a great, caring, and wonderful man who would help anyone in need without thinking twice about it. In closing, as a Boston Police Officer for the past 23 years, I truly believe in your criminal justice system and hope you can find it in your heart to judge the whole person and not just what he has been accused of. I truly believe my Uncle is innocent, and not having him as part of my life and the rest of his family's lives will have a devastating impact on all of us.

Sincerely,

Daniel Harlow

EXHIBIT A-54

Honorable Richard M. Berman

United States District Court for the Southern District of New York

500 Pearl Street

New York, New York 10007-1312

Your Honor,

My name is Kristen Merullo Slagmolen, I am a wife, a mother, a sister, a teacher and a close family friend to the Gaffey's. I have known Richard Gaffey my entire life. I have always referred to him as "Uncle Dick" despite there being no blood relationship between our families. Our families spent so many good times together on Martha's Vineyard and Uncle Dick was always so good to us as kids. When we would come to visit Martha's Vineyard, Uncle Dick would often give up his room in the co-owned family home so that my sister and I could stay in there instead.

Uncle Dick has always been a steadfast person in my life and the love of his family and friends is something that is ever present. Uncle Dick has a way of making you feel important. Without fail, every time I see him, he asks details about my life, which includes how my teaching career is going, how my relationship is and most recently about the birth of my daughter and how she is doing. He has great attention for detail and always remembers what is going on with each of us.

Richard Gaffey is an honest, caring, humble and loving man. He is a man of his word and he has my full support as he navigates this trial. Please take all of these wonderful attributes into account as you make your decision about his future.

Sincerely,

Kristen Merullo Slagmolen

Kristen Merullo Slagmolen

EXHIBIT A-55

Teresa O. Guglielmi
Redacted - Sensitive Information

March 27, 2020

The Honorable Richard M. Berman
United States District Court for the Southern District of New York
500 Pearl Street
New York, NY 10007-1312

Re: Mr. Richard Gaffey

Dear Judge Berman,

My name is Teresa Guglielmi and I am a Legal Secretary at Goodwin Procter LLP in Boston. I was troubled and surprised to learn Richard Gaffey ("Mr. Gaffey") recently pled guilty to several federal crimes and is scheduled to be sentenced in June. In light of this unfortunate situation, I write to support and offer this endorsement of Mr. Gaffey's good character.

I have known Mr. Gaffey for over 43 years and he has always proven to be a fine and responsible man, and a dedicated husband, father and grandfather. In fact, he is the father of my longest and best friend, his daughter Kim. I met Mr. Gaffey when I was only five years old in our hometown of Medfield. In addition to being my friend's father, Mr. Gaffey is an upstanding member in our community. As both a child and adult who visited his home regularly and was even included on their family vacations, I can say Mr. Gaffey has always been welcoming, responsible, trusting and caring to me. I always felt comfortable, safe, and secure when in his presence.

Like my own family, Mr. Gaffey is part of the generation where it was common for the husband and father to work to financially support the family, while the wife and mother remained at home to raise the children. Mr. Gaffey has always been a very hard worker who also enjoys spending time with his family. I know both his daughter Kim and son David love and respect their father very much. Growing up, I remember Mr. Gaffey being a gentle yet stern disciplinary to his children. He has always been highly involved in his children's lives and has a kind approach and always offers a good listening ear. Being a highly educated man himself, Mr. Gaffey took a strong interest in his children's education. Being Kim's classmate, I remember relying on Mr. Gaffey's advice when it came to our homework. He had a way of first sharing his knowledge in a highly intellectual way to make it very thought-provoking, and then breaking it down to make it understandable for us. He was approachable, showed patience, was present and genuinely cared. As the saying goes when raising children, "it takes a village" and I believe Mr. Gaffey's positive impact on my life played a part in my personal upbringing and he is a part of my village.

Mr. Gaffey not only enjoys and finds importance in spending time with his immediate family, he also finds great importance in spending holidays and summers with his large extended family, who I know all fully support him. It is evident that he is a highly-respected, intelligent, and sensible person. He plays an important role in his family and it would be incredibly difficult for them to move forward without him.

While I was very surprised to hear of the misconduct, it comes as no surprise that Mr. Gaffey is ready to accept responsibility for his actions. It is my sincere hope this letter will act as a positive and contributing factor when the court considers this matter. I believe Mr. Gaffey to be an honorable individual, a valuable member to his family and community, and a good human being. I pledge to remain a source of support even though he may face challenges ahead.

Best regards,

Teresa O. Guglielmi

Teresa O. Guglielmi

EXHIBIT A-56

April 2, 2020

Honorable Richard M. Berman:

I am writing this letter on behalf of Richard Gaffey, whom I have known for over 25 years. His daughter Kim and I met in 1994, were roommates from 1996-2000, and have remained very close friends ever since. During this time, I've known Mr.Gaffey to be a kind, warm, caring, family man.

Kim and her dad have always been extremely close. When I was first getting to know her, it struck me how highly Kim spoke of her dad. We were in our mid-20s, and at that time most of our peers, myself included, were more interested in spending time with our friends than our families. Kim, however, always made it a point to connect and spend time with her dad. As time went on, I grew to understand that this was because Mr. Gaffey was the parent she could always depend on. He was the parent who provided her with a loving and stable home. He was her rock.

I, too, experienced Mr.Gaffey's considerate ways. In addition to spending every Christmas with his family, Mr. Gaffey welcomed me to family gatherings such as birthdays, weddings, trips to the beach house, etc. Year after year, he opened his family to me--and did so in a way that made me feel less like an invited guest and more like one of the family. In retrospect, I understand why Mr. Gaffey was so kind to me. This is who he is at his core - a man who puts his family and friends first.

In closing, while I know very little about what brings him in front of you today, I do know the man Mr. Gaffey has shown himself to be for over 25 years. I hope my sincere words will add to your understanding of Richard Gaffey.

Respectfully submitted,

Susan L Berger

Susan Berger

Redacted - Sensitive Information

EXHIBIT A-57

Beth Israel Lahey Health
Beth Israel Deaconess Medical Center

April 1, 2020

To Whom This May Concern

RE: Richard J. Gaffey BID#: Redacted - Sensitive Information DOB: Redacted - Sensitive Information

Dear Sir/Madam:

I am writing to general summarize the health status of the above noted patient for whom I have provided general internal medicine care for move that 25 years.

He has a long standing medical history which has become more complicated over time. Before elaborating on his current medical problems I will note several medical issues which are relevant but at present relatively quiescent and require monitoring going forward.
In 2009 he had bladder cancer resected and was subsequently treated with intravesicular BGC. That treatment resulted in granulomatous prostatitis. He undergoes cystoscopy annually.
In 2019 he complained of difficulty swallowing and was found to have a stenotic Schatzki ring which required dilatation. Additionally, he was noted to have eosinophilic esophagitis. Both of these esophageal problems require period monitoring. Lastly, he has a history of adenomatous colonic polyps and is due for repeat colonoscopy in late 20120 /early 2021.

His more active and ongoing multiple medical problems are interrelated and have required complicated medical regimens to control. He has long standing hypertension which has been increasing difficult to control and now requires maximal doses of four antihypertensive medications and sodium restriction for adequate control. Blood pressure control is made difficult by modest obesity. Hypertension has been complicated by stage three chronic renal failure. In addition he carries a diagnosis of type 2 diabetes mellitus for which he receives a three drug regimen to control blood sugar in the desired therapeutic range. Diabetes is complicated by a dyslipidemia (increased cholesterol and triglycerides) for which he receives an additional two medications. Of note, although he has not had

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330 Brookline Avenue
Boston, MA 02215
bidmc.org

symptoms to date this complex of medical illnesses place him at risk
of coronary artery disease.

While Mr Richard Gaffey appears superficially robust and healthy, the litany of above diseases are significant. They require a complex medical regimens for control Medications listed below) and failing control, place him at increased risk of coronary artery disease and progressive renal failure. To avoid injury to his health requires very careful serial treatment of these multiple diseases.

Should you have questions about his health, please contact me.

Sincerely yours,

Adolf W. Karchmer, MD
Professor of Medicine
Harvard Medical School

Active Medication list as of 04/01/20:

Medications - Prescription
AMLODIPINE - amlodipine 10 mg tablet. 1 tablet(s) by mouth once a day
ATORVASTATIN - atorvastatin 40 mg tablet. 1 tablet(s) by mouth once a day
CANAGLIFLOZIN [INVOKANA] - Invokana 100 mg tablet. 1 tablet(s) by mouth QAM
CHLORTHALIDONE - chlorthalidone 25 mg tablet. 1 tablet(s) by mouth once a day
DULAGLUTIDE [TRULICITY] - Trulicity 1.5 mg/0.5 mL subcutaneous pen injector. 1.5 mg SQ q week administer in thigh or abdomen after alcohol skin prep
LOSARTAN - losartan 100 mg tablet. 1 tablet(s) by mouth in AM and 1/2 tabe qhs
METFORMIN - metformin 1,000 mg tablet. 1 Tablet(s) by mouth twice a day WITH MEALS
METOPROLOL SUCCINATE - metoprolol succinate ER 50 mg tablet,extended release 24 hr. 1 tablet(s) by mouth once a day
METOPROLOL SUCCINATE - metoprolol succinate ER 100 mg tablet,extended release 24 hr. 1 Tablet(s) by mouth once a day
OMEGA-3 ACID ETHYL ESTERS [LOVAZA] - Lovaza 1 gram capsule. 1 capsule(s) by mouth once a day
OMEPRAZOLE - omeprazole 20 mg capsule,delayed release. 1 Capsule(s) by mouth once a day

Medications - OTC
ASPIRIN [ASPIRIN LOW DOSE] - Aspirin Low Dose 81 mg tablet,delayed release. 1 Tablet(s) by mouth once a day - (OTC)
CETIRIZINE [ALL DAY ALLERGY (CETIRIZINE)] - All Day Allergy (cetirizine) 10 mg tablet. tablet(s) by mouth - (OTC)
CYANOCOBALAMIN (VITAMIN B-12) - cyanocobalamin (vit B-12) 1,000

mcg tablet. 1 tablet(s) by mouth once a day
FOLIC ACID - folic acid 800 mcg tablet. 1 Tablet(s) by mouth once a day - (OTC)
--- --- --- ---

Electronically signed by Adolf W. Karchmer, MD 04/01/20 at 4:04 pm

EXHIBIT A-58

Honorable Richard M. Berman
United States District Court for the
Southern District of New York
500 Pearl Street
New York, New York 10007-1312

Dear Judge Berman

I am writing to you to share some insight into the very long professional and enjoyable friendship which my family and I have enjoyed with Richard Gaffey.

I have been employed in the financial services industry for over 25 years and have known Dick during that entire time. Our relationship started out as you would expect with Dick simply providing tax preparation services for my family. At the time I was employed by a small Bank and noticed that he was actually a trusted professional for many of our clients and I was very happy that he was willing to work with us. Over time, our family has grown by four children and along the way we have faced the typical challenges any growing family would expect. These include managing career changes, balancing financial obligations, facing unique challenges of having four children such as college funding, as well as planning for our future retirement. Despite my family's many unexpected challenges over the years, Dick has demonstrated his constant willingness to help whenever and however he could.

In my conversations with Dick I would sometimes share the educational and professional successes that my children are having, including my youngest who is earning her CPA with Dick's encouragement. For me, probably more than Dick realizes, I would call to get his thoughts and advice on a job change, an investment or some prudent tax and planning advice. In every instance, he would be a gracious listener, and he would provide some options for us to consider. For my family, Dick has become a true friend, one we trust and an individual whom with total confidence I have referred to other families and friends. We also know Dick as a father and grandfather who could not be more proud of his family. Judge Berman, I do not pretend to know all of the specifics associated with the decision you are about to make regarding the sentencing of Dick. My only request is that you place some level of weight on the sincere and giving person whom we are proud to call our friend and whom our thoughts and prayers have been with since we became aware of this unfortunate situation.

Sincerely

Michael C. McNabb

Redacted - Sensitive Information